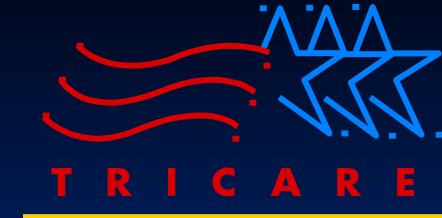


TRICARE

Dental

An Overview of the Military
Health System's Dental
Insurance Contracts

Disclaimer: For information purpose only, presenter is not subject matter expert. Slides provided by COL Martin/ CDR Mitton of TMA



Agenda

- **TRICARE Dental Program (TDP)**
 - Children's Initiative

- **TRICARE Retiree Dental Program (TRDP)**

TRICARE Dental Program

- Offered by the Department of Defense through the TRICARE Management Activity (TMA)
- **Contractor: United Concordia Companies, Inc.** (UCCI administers and underwrites the TDP for TMA)
- **Option year one of five: Began 1 Feb 06**
- Provides worldwide dental coverage to family members of all active duty uniformed services personnel and National Guard/Reserve members and /or their families
- **Website:** www.TRICAREdentalprogram.com

TRICARE Dental Program

- **Premium Based Program**
- **Premiums shared between **enrollee (40%)** and **Government (60%)****
 - Active Duty Family Members
 - National Guard/Reserve Members
 - Guard/Reserve Family Members pay 100% of premium
- **Cost shares**
 - Lower for grades E-1 to E-4
- **Annual maximum \$1,200**
- **Lifetime orthodontic maximum \$1,500**

TRICARE Dental Program

- **Worldwide Coverage**
- **Uniform Benefit**
CONUS/OCONUS
- **Comprehensive Benefit**
- **Enhanced Benefits for New
Contract**

TDP Contract Objectives

- Increase overall TDP enrollment and increase utilization of diagnostic and preventive services
- Increase enrollment of National Guard and Reserve members in pay grades E-1 to E-4

TDP Benefit Changes

Effective Feb 2006

<u>BENEFIT</u>	<u>CURRENT CONTACT</u>	<u>2006 CONTRACT</u>
Bicuspid Sealants	Covered	Not covered
Implants and Implant Prosthetic Services	Not covered	Implants and related prosthetics covered
Full Mouth Debridement	Not covered	Covered once per 24-month period.
Frenectomy	Not covered	Covered
Annual maximum	\$1200	\$1200
Lifetime Ortho	\$1500	\$1500

Dental Implants

- Covered benefit as of 2/1/06
- Covers both the Implant and the Crown placed on the Implant
- Subject to the \$1200 annual maximum
- OCONUS -- must submit NARF for Implant to be eligible.

TDI Monthly Premium (Rates Effective 2/1/06 - 1/31/07)

<u>Shared Premium</u>	<u>Single</u>	<u>Family</u>
➤ Selected Reserve Member	\$10.51	
➤ IRR - Spec Mob Category	\$10.51	
➤ Active Duty Family or Family of Reservist on Active Duty orders for more than 30 days	\$10.51	\$26.27

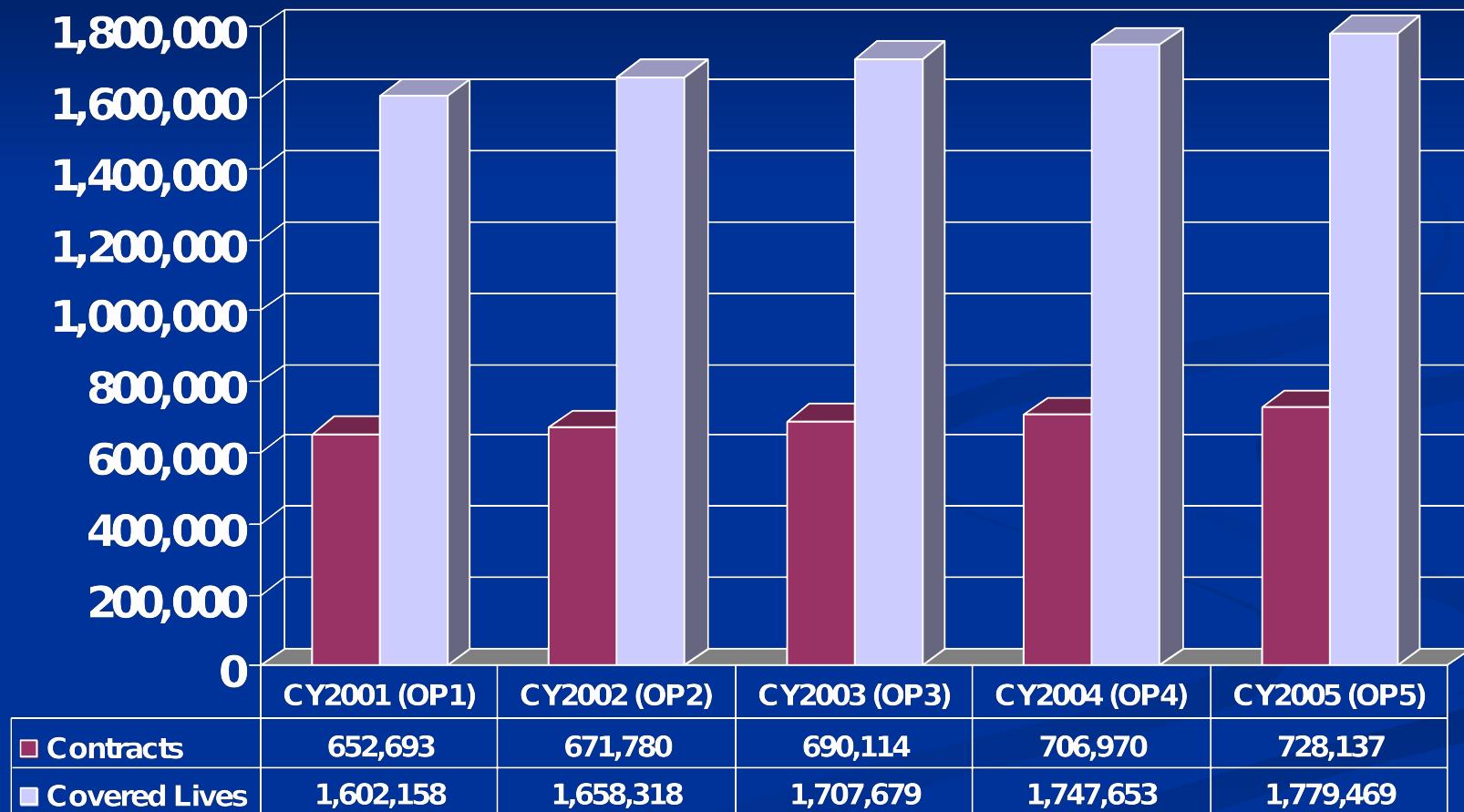
Full Premium

➤ IRR - Other than Special Mobilization Category	\$26.27
➤ SELRES & IRR Family Members	\$26.27

E1 - E4 Enrollment Project

- TDP contractual objective to increase enrollment
- Quality Improvement Program (QIP) project
 - Goal: increase enrollment by 70% in option year 1
 - Demonstration Sites (San Diego, San Antonio, Hampton Roads/VA Beach)
 - Informational postcard w/ floss card to over 12,000 eligible but not enrolled
 - Toll-free telephone number
 - Dental Benefit Advisor (DBA) briefings in conjunction w/ mailing
 - Other initiatives include: print ads, posters for each unit, DBA survey, Enrollment and Billing telephone survey

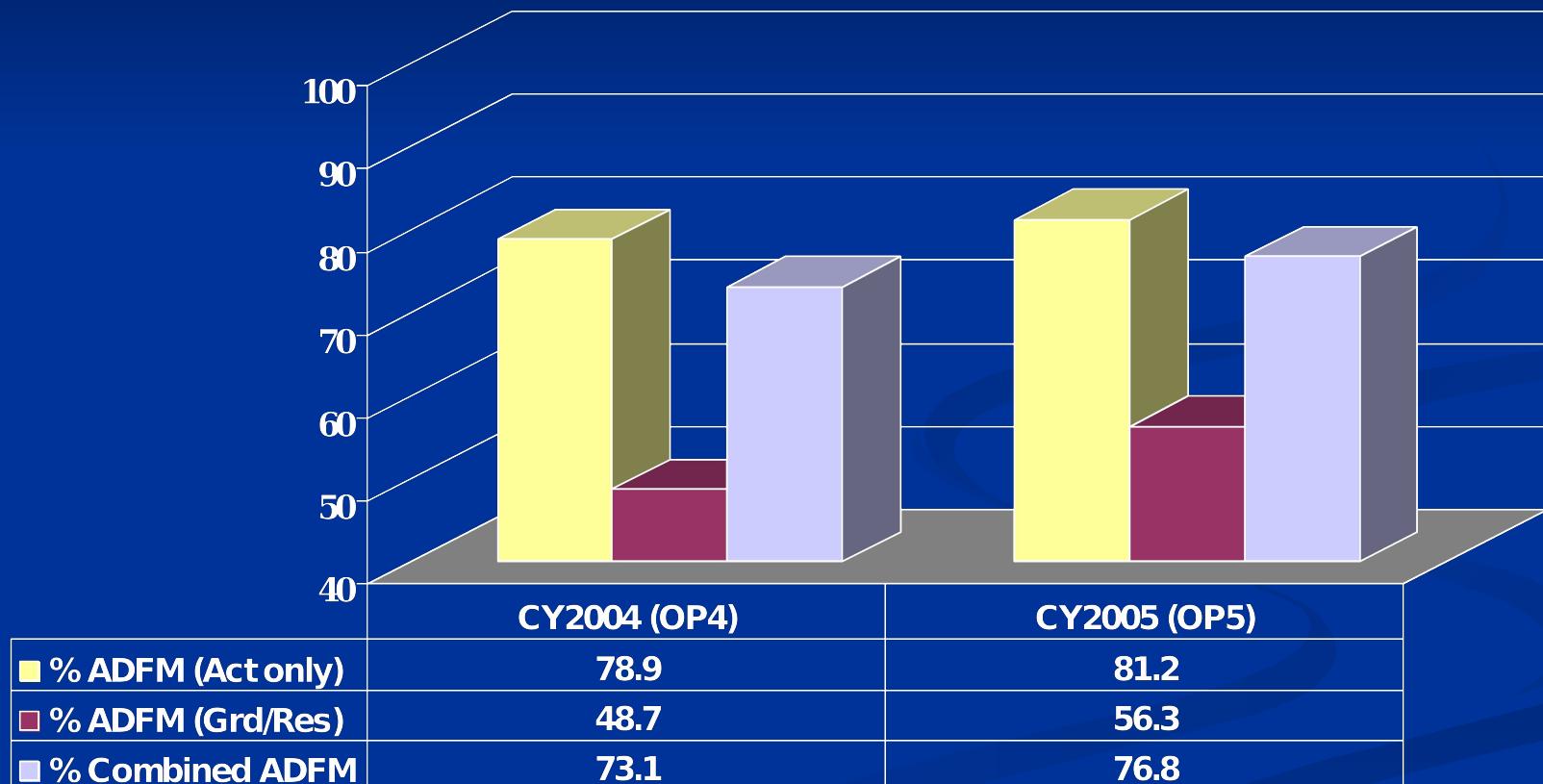
TDP Contracts and Covered Lives



CY = contract year (option year); The TDP option year is Feb 1 to Jan 31

Enrollment of Active Duty Family Members

Active Duty Family Members include Family Members of National Guard/Reserve members called to Active Duty for more than 30 days



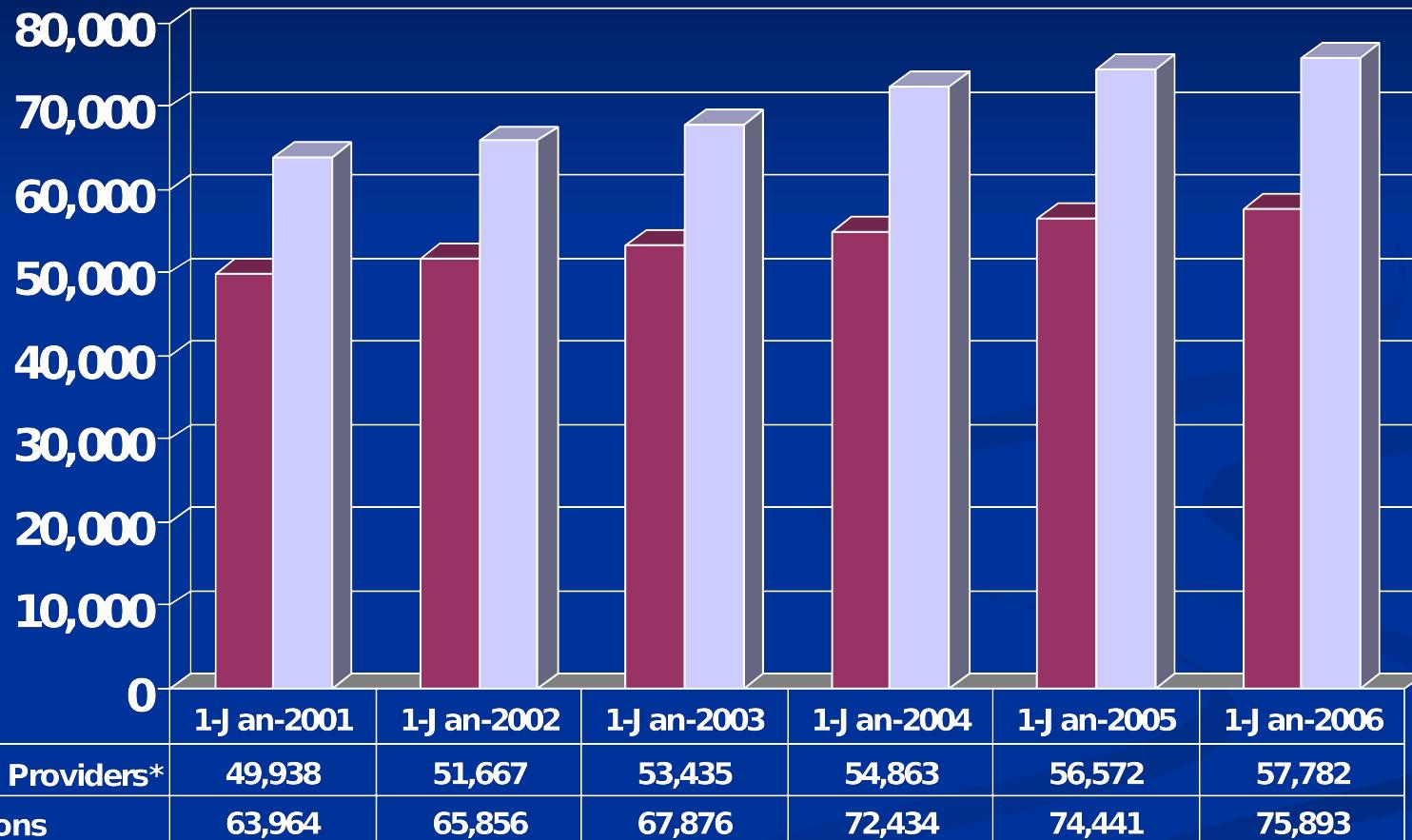
CY = contract year (option year); The TDP option year period is Feb 1 to Jan 31

CY2005 data is through Dec 2005.

TDP Utilization

- Utilization
 - Utilization figures calculated using enrollees that were enrolled for entire 12 months of calculated year.
- TDP Utilization: 63.8%
- Percentage of enrollees reaching \$1200 maximum
 - Less than 1% of enrollees reach annual maximum
- Percentage of children utilizing orthodontic services
 - 7.5% orthodontic utilization

TDP Provider Network Growth



*Includes specialists - currently, there are over 10,000 specialists in the TDP network.

PROVIDER NETWORK

- **Network Access: Gen dentist, 35 driving miles, 21 days**

<u>Required</u>	<u>Actual</u>
01/31/02	97.0%
01/31/03	97.5%
01/31/04	97.5%
01/31/05	97.5%
02/01/06	99.0%

Enrollee Satisfaction Survey 2005

	September	October	November
Network Access	90%	94%	92%
Claims Processing	95%	96%	96%
Customer Service	85%	89%	83%
Enrollment Process	92%	90%	95%
Size & Quality of Network	90%	91%	89%
Composite Score % rating good, very good or excellent	90%	92%	91%

Children Initiative

- TMA requesting services assistance to encourage dental examinations for Service member children by their **first birthday**
- Initiative background
 - Many children suffering preventable dental disease including Early Childhood Caries (ECC)
 - Resultant disease culminates in costly procedures often under general anesthesia
- Much of the financial burden is not covered by the dental insurance or TRICARE medical benefits and are the responsibility of the Service member (60% of general anesthesia is covered for TDP members)



TMA Letter

Children Initiative (cont'd)

- Automatic enrollment of children at age 4
- Before age 4, enrollment must be requested through UCCI
- No additional premium if already on family plan
- Single enrollees, with spouse only, early enrollment will increase premium to family level

Children Initiative Objectives

- Dental Providers educate Service members about importance of early childhood dental visits (TMA recommends at year 1)
- Dental Providers as ambassadors - understanding the program, speaking to patients with knowledge that TDP offers 100% coverage for all diagnostic and preventive services, excluding sealants



SEARCH [IF YOU ARE A NATIONAL GUARD/RESERVIST: SEARCH HERE FOR PROGRAM INFORMATION](#)



TRICARE DENTAL PROGRAM UNITED CONCORDIA



ENROLLEES

[Who Is Eligible?](#)
[Enroll Online](#)
[Bill Paying Online](#)
[Find a Dentist](#)
[My Dental Benefits](#)
[More...](#)

DENTISTS

[Reference Materials](#)
[Contact Us](#)
[My Patients' Benefits](#)
[Become a Network Dentist](#)
[More...](#)

DENTAL HEALTH

[Your Dental Health](#)
[Your Child's Dental Health](#)
[Dental Glossary](#)
[More...](#)

UNITED CONCORDIA'S COMMITMENT TO YOU



- > Changes To Your LES
- > U.S Marine Corps Silent Drill Platoon
- > Our Dental Benefit Advisors

[More...](#)

WEBMASTER | CONTACT US | PRIVACY POLICY | INTEGRITY PROCESS | TEXT ONLY | SITE MAP





TRICARE DENTAL PROGRAM UNITED CONCORDIA

[Home](#) > [UCCI's Commitment to You](#) > TDP Dental Benefit Advisors

TDP Dental Benefit Advisors

Dental Benefits Advisor (DBA)?

A DBA is a TRICARE Dental Program (TDP) benefits expert.

What does a DBA do?

DBAs will come to your unit to provide TDP benefit briefings and exhibit displays to National Guard & Reserve units, family support groups and any military audience desiring TDP information. You don't have to wait for your unit to be activated or for deployment orders to arrange for a briefing. Request these informational events in advance by contacting your DBA.

Why do I need to know my DBA?

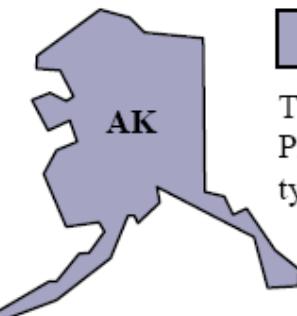
In addition to promoting and educating eligible members about the TDP, one of the DBA's main responsibilities is to support and assist those participating in the TDP.

Most issues can be resolved quickly and thoroughly through our team of Customer Service Specialists at 1-800-866-8499 (CONUS) or 1-888-418-0466 (OCONUS). It is important that you first contact Customer Service prior to engaging a DBA. This will ensure prompt attention to your particular question or concern since the DBAs spend a majority of their time traveling to and from meetings, briefings, and conferences in support of TDP education and promotion. A DBA can, however, help with explaining how a [claim](#) was paid or why it was denied, error/problem resolution, TDP contract [benefits](#) and exclusions, [locating participating dentists](#), [how to enroll](#), and how to get the most out of your TDP benefit.

How do I find my DBA?

Each DBA is responsible for a region that includes multiple states and territories, including Guam and Puerto Rico. [CONUS](#) members can find a phone number for their DBA using the [United Concordia Dental Benefit Advisors map](#).

[OCONUS](#) members can turn to their TRICARE Area Offices (TAOs) for TDP support.



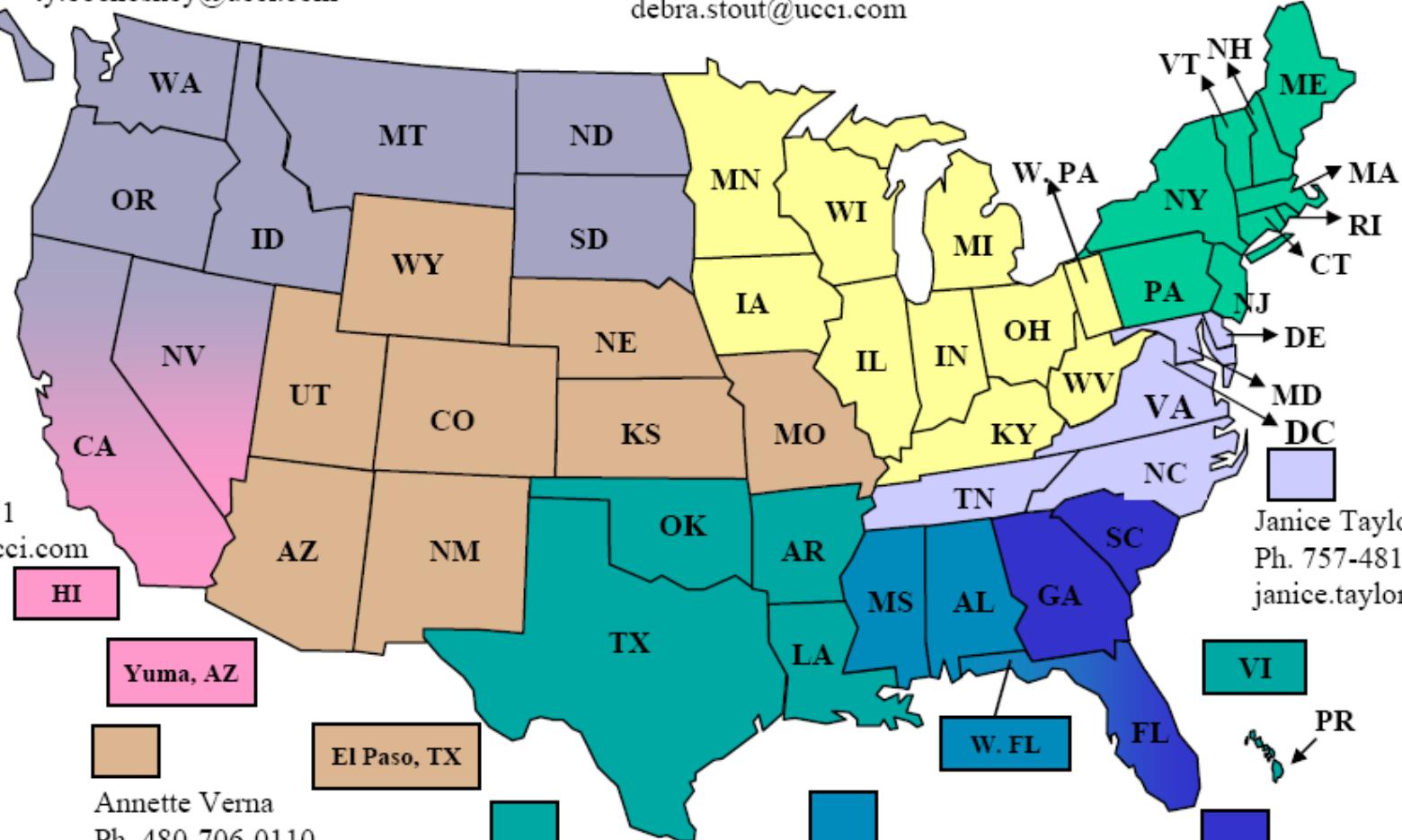
Ty Obenoskey
Ph. 530-477-9033
ty.obenoskey@ucci.com



Debra Stout Ph. 937-324-4456
debra.stout@ucci.com



Tracy Tralongo Ph. 860-436-4960
tracy.tralongo@ucci.com



TRICARE Dental Program Benefit Advisors

TRICARE Retiree Dental Program

- **Contractor: Delta Dental of California**
- **Option year three of five: Began May 05**
- **History**
 - 1997 - Legislation for retiree dental program
 - 1998 - Basic Program Implemented
 - 2000 - Enhanced Program Implemented
 - 2003 - New Contract Implemented
 - 2005 - Reached 900,000 Covered Lives
- **Website: www.trdp.org**

TRICARE Retiree Dental Program

- CONUS Coverage
- Premium Based Program with deductibles
- Enrollees pay **100% of the premium**
- Annual growth in number of contracts

TRICARE Retiree Dental Program

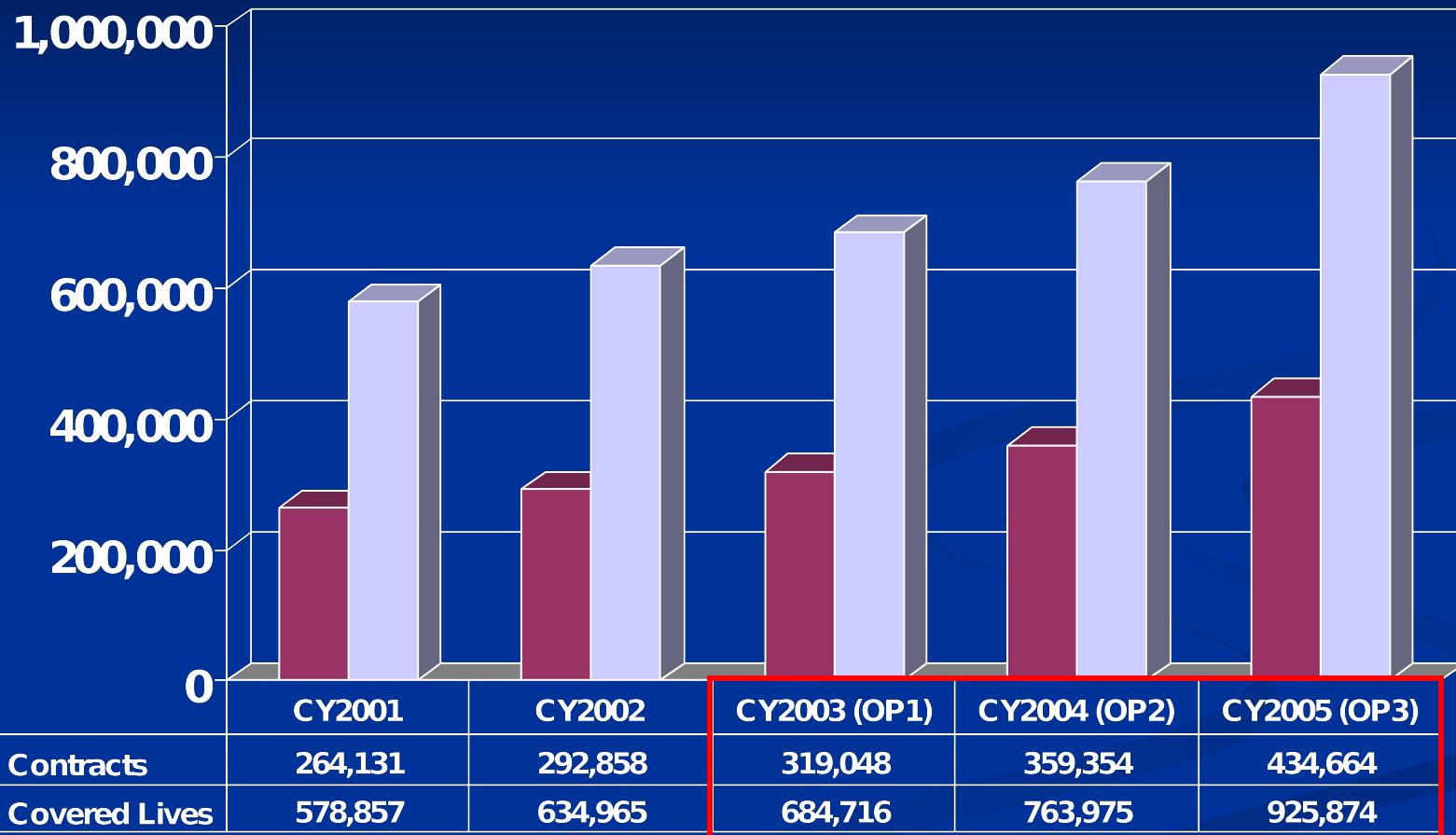
■ Premiums

- Three levels
- Five regions

■ Benefits

- Comprehensive benefit
- 100/80/60/50 cost shares
- 12-month waiting period for crowns, prosthetics and orthodontics (waiver)
- Orthodontics for children and adults (\$1,200 lifetime max)
- Accident coverage
- Deductible \$50/\$150
- Annual maximum \$1,200

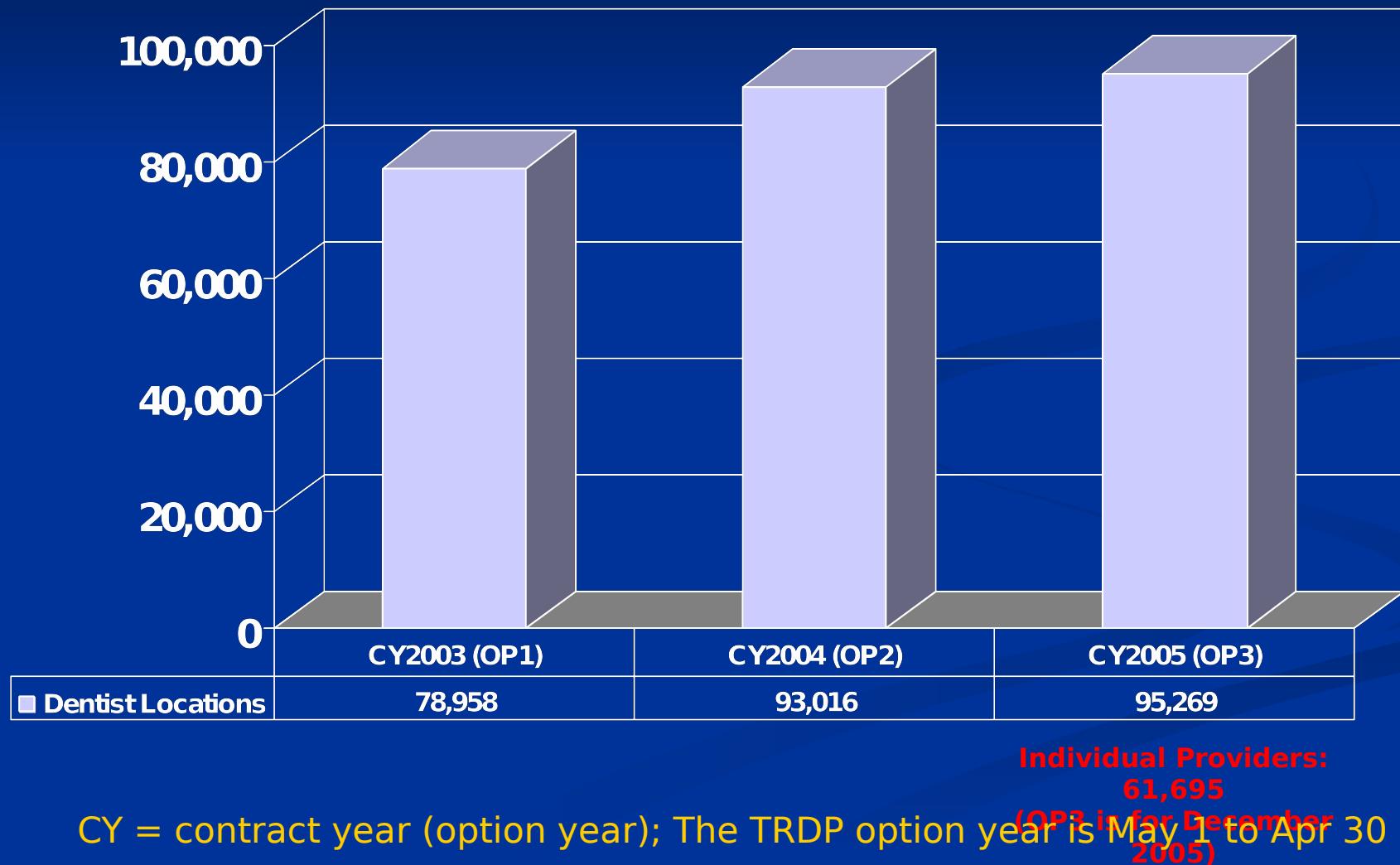
TRDP Contracts and Covered Lives



Current Contract Period
(OP3 is through January 2006)

CY = contract year (option year); The TRDP option year is May 1 to Apr 30

TRDP Provider Network

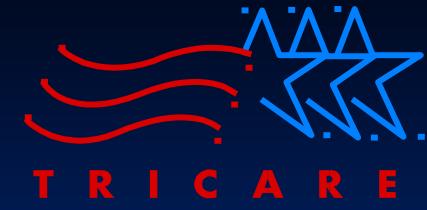


CY = contract year (option year); The TRDP option year is May 1 to Apr 30

TRICARE Retiree Dental Program

■ Retention

<u>Year Enrolled</u>	<u>% Retained to Date</u>
1998	68.8%
1999	74.2%
2000	77.3%
2001	83.2%
2002	84.8%
2003	89.2%
2004	94.3%
2005	98.0%



Questions?

